

Information to identify the case:

Debtor 1	<u>Jorge M Vasquez</u>	Social Security number or ITIN	xxx-xx-0773
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-23847-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jorge M Vasquez

3/15/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Jorge M Vasquez
 Debtor

Case No. 18-23847-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Mar 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2019.

db +Jorge M Vasquez, 116 Kenedy Lane, Berlin, NJ 08009-1183
 517702732 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 517908764 +Bayview Loan Servicing, LLC, Rebecca A. Solarz, Esquire, 216 Haddon Avenue, Ste. 406,
 Westmont, NJ 08108-2812
 517637833 Best Buy, PO Box 6497, Sioux Falls, SD 57117-6497
 517637835 Carriage Stop Townhomes, Complex Management, PO Box 3528, Cherry Hill, NJ 08034-0342
 517637836 Emergency Care Services of New Jersey, PO Box 1123, Minneapolis, MN 55440-1123
 517637838 Phelan Hallinan Diamond and Jones, 400 Fellowship Rd Ste 100, Mount Laurel, NJ 08054-3437
 517637839 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation Bankruptcy Section,
 PO Box 245, Trenton, NJ 08695-0245)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QJDMARCHAND.COM Mar 16 2019 04:38:00 Joseph Marchand, 117-119 West Broad St.,
 PO Box 298, Bridgeton, NJ 08302-0228

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 16 2019 01:16:37 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 16 2019 01:16:32 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 lm +E-mail/Text: bkmailbayview@bayviewloanservicing.com Mar 16 2019 01:17:14
 Bayview Loan Servicing, 4425 Ponce De Leon Blvd., 5th Fl., Coral Gables, FL 33146-1837
 517637831 EDI: BANKAMER.COM Mar 16 2019 04:38:00 Bank of America, PO Box 982238,
 El Paso, TX 79998-2238
 517637832 E-mail/Text: bkmailbayview@bayviewloanservicing.com Mar 16 2019 01:17:14
 Bayview Loan Servicing, 4425 Ponce de Leon Blvd Fl 5, Coral Gables, FL 33146-1837
 517759776 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Mar 16 2019 01:17:14
 Bayview Loan Servicing, LLC, 4425 Ponce de Leon Boulevaerd, 5th Floor,
 Coral Gables, FL 33146-1837
 517637834 EDI: CAPITALONE.COM Mar 16 2019 04:38:00 Capital One Bank USA, PO Box 30281,
 Salt Lake City, UT 84130-0281
 517637837 EDI: IRS.COM Mar 16 2019 04:38:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 517758719 EDI: PRA.COM Mar 16 2019 04:38:00 Portfolio Recovery Associates, LLC,
 c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
 517752367 EDI: PRA.COM Mar 16 2019 04:38:00 Portfolio Recovery Associates, LLC,
 c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
 517752370 EDI: PRA.COM Mar 16 2019 04:38:00 Portfolio Recovery Associates, LLC, c/o Household Bank,
 POB 41067, Norfolk VA 23541

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 20

Date Rcvd: Mar 15, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2019 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor BAYVIEW LOAN SERVICING, LLC NJECFMAIL@mwclaw.com,
nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited
Liability Company NJECFMAIL@mwclaw.com, nj-ecfmail@ecf.courtdrive.com
Denise E. Carlon on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited
Liability Company dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net;jmarchand@ecf.axosfs.com
Melissa S DiCerbo on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited
Liability Company nj-ecfmail@mwclaw.com, nj-ecfmail@ecf.courtdrive.com
Melissa S DiCerbo on behalf of Loss Mitigation Bayview Loan Servicing nj-ecfmail@mwclaw.com,
nj-ecfmail@ecf.courtdrive.com
Moshe Rothenberg on behalf of Debtor Jorge M Vasquez moshe@mosherothenberg.com,
alyson@mosherothenberg.com;ajohn880@gmail.com
Rebecca Ann Solarz on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited
Liability Company rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10